

United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. **Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).**

1. Name of Property

historic name Stockmen's Bank of Martinsdale

other names/site number State Bank of Martinsdale

2. Location

street & number 9 Main Street

N/A

not for publication

city or town Martinsdale

N/A

Vicinity

state Montana

code MT

County Meagher

code 59

zip code 59053

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this x nomination request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property x meets does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

 national statewide x local

Signature of certifying official/Title

Date

State or Federal agency/bureau or Tribal Government

In my opinion, the property meets does not meet the National Register criteria.

Signature of commenting official

Date

Title

State or Federal agency/bureau or Tribal Government

4. National Park Service Certification

I hereby certify that this property is:

 entered in the National Register

 determined eligible for the National Register

 determined not eligible for the National Register

 removed from the National Register

 other (explain:)

Signature of the Keeper

Date of Action

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5. Classification

Ownership of Property

(Check as many boxes as apply.)

<input checked="" type="checkbox"/>	Private
<input type="checkbox"/>	public – Local
<input type="checkbox"/>	public – State
<input type="checkbox"/>	public – Federal

Category of Property

(Check only **one** box.)

<input checked="" type="checkbox"/>	building(s)
<input type="checkbox"/>	district
<input type="checkbox"/>	site
<input type="checkbox"/>	structure
<input type="checkbox"/>	object

Number of Resources within Property

(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1	0	buildings
0	0	sites
0	0	structures
0	0	objects
1	0	Total

Name of related multiple property listing

(Enter "N/A" if property is not part of a multiple property listing)

NA

Number of contributing resources previously listed in the National Register

N/A

6. Function or Use

Historic Functions

(Enter categories from instructions.)

COMMERCE / TRADE: Financial Institution

COMMERCE / TRADE: Warehouse

Current Functions

(Enter categories from instructions.)

WORK IN PROGRESS

7. Description

Architectural Classification

(Enter categories from instructions.)

LATE 19th & EARLY 20th CENTURY REVIVALS:

Neo-Classical Revival

Materials

(Enter categories from instructions.)

foundation: CONCRETE

walls: BRICK, OTHER: Structural Clay Tile

roof: SYNTHETICS: Membrane

other:

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Narrative Description

(Describe the historic and current physical appearance of the property. Explain contributing and noncontributing resources if necessary. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, setting, size, and significant features.)

Summary Paragraph

Constructed in 1919, Stockmen's Bank of Martinsdale is a one-story, brick commercial building with Neo-Classical style detailing located at the southwest corner of Main and Grant Streets in Martinsdale, a small community (2010 population, 64) in eastern Meagher County approximately 80 miles east of Helena, the capital of Montana. When the Montana Railway Company built tracks 2 miles south of Martinsdale in 1899, the town moved to meet it, building its streets on the south side of the railroad in alignment with the cardinal directions and Main Street running north-south.¹ Currently, Main Street is home to eclectic group of free-standing frame and concrete block commercial buildings and one residence, among which Stockman Bank is exceptional for its brick construction and classically-inspired embellishment. Martinsdale's Chicago, Milwaukee, St. Paul & Pacific Railroad (the Milwaukee Road) Depot, a dilapidated one-story frame building, stands at the northern end of Main Street. Today, Martinsdale is still dominated by the ranching, but has also become a destination for heritage tourism and recreational fishing with both the Bair Museum and Martinsdale Reservoir.

Narrative Description

Stockman Bank is a one-story, brick and structural clay tile commercial building over a poured concrete foundation. It has an approximately 60' x 30' rectangular footprint, with the longer side running perpendicular to Grant Street. The foundation, which includes a partial basement in the rear one-third of the building, is not visible on any elevation. Deteriorating concrete walks meet the building at grade on street elevations, while bare or grass-covered ground borders the rear and north sides. Currently covered with a synthetic membrane material, the slightly-pitched roof slopes from the 16' tall east façade to the 12' rear elevation, and is obscured on all sides except the latter by the building's brick parapet. Door and windows openings, as well as decorative embellishments, are limited to the primary east and secondary south façades. Further differentiating the public façades along Main and Grant Streets is the brown rug face brick used for the exterior walls, which contrasts with the more common, and surely less expensive, red brick making up the rear and north sides of the building. All brick exterior wall faces feature the ubiquitous running bond.

The east-facing Main Street façade once contained three symmetrical bays with a main entrance flanked by large windows lighting an office on the south and the banking counter to the north. Simple, squared brick pilasters define the bays in the lower three-fourths of the façade, with each bay containing a slightly recessed panel crowned with a series of stepped stretcher courses that transition into the upper wall face. Two stacked header bricks create dentils under the "cornice" of each recessed panel, mimicking the building's actual cornice above. Drawing inspiration from classical architecture, the upper portion of the building is designed as an entablature, which is then capped by a brick parapet wall. Above the brick architrave is a heavy cast concrete frieze and cornice embellished with evenly-spaced, simple block modillions. The pilasters, which disappear at the entablature, remerge in the concrete-capped brick parapet wall. "STOCKMENS BANK" is written in individual wood letters across the brick architrave between the windows and the concrete frieze and cornice.

Currently, only the south bay of the Main Street façade is still intact. It contains its original wood window unit, which includes a 5' x 5' stationary pane and operational transom with three horizontally-arranged lights containing a geometrical spoke pattern that is common in the Neo-Classical Revival style. The window opening is supported by a cast concrete sill and a soldier course brick lintel, both of which extend the entire length of the recessed panel. The central and north bays of the east façade were extensively reworked to accommodate an overhead garage door sometime after Stockmen's Bank's closure in 1949 and during the building's use as a storage facility for an adjacent auto repair business. Wood beams supported by a wood post create a continuous lintel for the entrance and north bay. The central walk-in entrance is located south of the post. It now contains a solid wood replacement door, but still retains its original transom. A vertical wood board garage door is located north of the post. The garage door and beam are currently painted red, while the entrance and lintel beams are painted blue.

The cornice and parapet continue along the secondary (south) façade (paralleling Grant Avenue), which contains five window bays, with the western-most containing an original walk-in entrance. Bays are defined by pilasters and window openings are contained in recessed panels, all following the same patterns and decorative motifs as those found on the

¹ "Martinsdale," Montana Official Travel Site. Accessed online at www.visitmt.com, 18 August 2012.

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façade. A chimney is incorporated into the fourth pilaster from the east façade. Each window, excepting the westernmost, contains a 5' x 5' stationary pane and operational transom with three horizontally-arranged spoke pattern lights, identical to the window in the north bay of the façade. In the western entrance bay, a transom surmounts a smaller stationary light to the east and a modern solid door to the west that appears to retain its original cornice.

Both the north and west elevations are solid walls of common red brick, completely lacking in ornamentation or fenestration. The west elevation has a plain brick parapet, which steps down three times from the east façade to the rear of the building. Neither elevation appears to have ever shared a wall with another building.

Interior

The interior of the building was modified extensively with the removal of most furnishings and fixtures during the building's time as a warehouse for the Martinsdale Garage. More recently, the rear walls of the building were stripped of their original plaster and the ceiling was removed due to deterioration and safety issues. However, Stockmen's Bank does still retain a number of original features including most of its hardwood and tile floors, the original vaults and most plaster on the north and south walls. Also intact is the front office with its original plaster and Florentine glass door and transom. The hexagon tile floor has a geometric boarder and runs along the north side of the building from the entrance to the vault indicating where the banking counter once stood. The poured concrete vault is accessed through its original door from the Diebold Safe & Lock Co. of Canton, Ohio. Maintenance slips from the Diebold Co. and the J. M. Mossman Co. of New York dating from 1920 through 1948 hang in-place and "State Bank of Martinsdale" is still visible above the door. Sections of original trim, including baseboards, chair rails, picture rails and crown molding, are still intact, especially along the south wall and in the office. All interior window surrounds are also original to the building and all window transoms remain operational.

The partial basement of Stockmen's Bank of Martinsdale is accessed by wood stairs at the rear (west) center of the building. A storage room with an original five-panel wood door is located to the south of the stairs and a second poured concrete vault, also with a Diebold Safe & Lock Co. door, is located to the north under the main vault. A pit for the boiler, now removed, is reached by a short set of concrete steps southwest of the stairs and the remainder of the basement has a solid concrete floor.

Integrity & Future Plans

Despite alterations to its Main Street façade and interior, Stockmen's Bank of Martinsdale retains sufficient integrity to convey its historical and architectural significance to the community of Martinsdale. The Neo-classical Revival façades and brick construction continue to stand out on Martinsdale's Main Street and readily evoke a sense of time, place and significance. Integrity of design and materials has been somewhat compromised by the addition of a garage door on the north side of the Main Street façade, but overall the intent of the unknown builder or architect remains clear and the building retains its original form and most of its original exterior materials, including its windows. Workmanship is still visible on the building's exterior brickwork and concrete trim, as well as on the interior flooring and wood trim. Perhaps most importantly, the building retains both its original vaults, which are of vital importance to the building's integrity of feeling and association. Finally, Stockmen's Bank retains its integrity of location at the corner of Main and Grant Streets and its setting among Martinsdale other commercial buildings. The building's historic function and importance to the local community is clear with even the most cursory survey.

The building is currently owned by Peter Tolivasia, a descendant of the Ingersolls, one of Martinsdale's early ranching families. Tolivasia currently splits his time between the Martinsdale area and Connecticut and is planning to preserve the building for the future though its rehabilitation into a clubhouse or social space. Since purchasing the property in 2001, Tolivasia has hired E & B Construction of nearby Harlowton, Montana to clean out the building and addressed a number of safety issues including removing the deteriorating ceiling. He has also recently employed Harlowton mason, Jim Wruck, to preform repointing on the exterior walls and make other necessary masonry repairs.

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8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- ☒ A Property is associated with events that have made a significant contribution to the broad patterns of our history.
- ☐ B Property is associated with the lives of persons significant in our past.
- ☒ C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- ☐ D Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

Property is:

- ☐ A Owned by a religious institution or used for religious purposes.
- ☐ B removed from its original location.
- ☐ C a birthplace or grave.
- ☐ D a cemetery.
- ☐ E a reconstructed building, object, or structure.
- ☐ F a commemorative property.
- ☐ G less than 50 years old or achieving significance within the past 50 years.

Areas of Significance

(Enter categories from instructions.)

COMMERCE

ARCHITECTURE

Period of Significance

1919 – 1949

Significant Dates

1919

1923

1949

Significant Person

(Complete only if Criterion B is marked above.)

NA

Cultural Affiliation

NA

Architect/Builder

Unknown

Period of Significance (justification)

The period of significance extends from the building's construction in 1919 through the closure of Stockmen's Bank in 1949. It encompasses the bank's significant contributions to the commercial development of Martinsdale, Lennep and the surrounding rural community, as well as its architectural significance as Martinsdale's only extant brick commercial building and its only example of the Neo-Classical Revival style. Other significant dates include 1923, when the assets of the failed State Bank of Martinsdale were taken over by the newly-chartered Stockmen's Bank of Martinsdale.

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Criteria Considerations (explanation, if necessary): NA

Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance and applicable criteria.)

Stockmen's Bank is locally significant under National Register Criterion A in the area of commerce as a place of repeated activities that facilitated commercial and agricultural development from its construction in 1919 through its unexpected closure in 1949. Originally constructed and opened as the State Bank of Martinsdale, the building is also importantly associated with banking trends in Montana as it witnessed the closure of that institution in 1923 at the height of the post-World War I agricultural depression. However, the building also represents a counterpoint to those trends in Stockmen's Bank of Martinsdale, successor to the State Bank, which survived for twenty-six years during an equally tumultuous period that included the 1929 Stock Market Crash, the Great Depression and World War II. The bank is also significant for its dramatic closure in 1949 after it was discovered its longtime cashier had taken approximately \$205,000 from the bank over several years. It represents one of the great dangers of small town banking—an institution run by a single employee with little accountability. Finally, Stockmen's Bank is also significant at the local level under National Register Criterion C as an excellent example of a one-part commercial block building, as well as Martinsdale's only brick building and its only commercial building expressing an architectural style (Neo-classical Revival).

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

Martinsdale: From Transportation Crossroads to Stockmen's Town

By the early 1870s, Helena, Montana businessmen were dissatisfied with their transportation options. It was either ship goods by steamboat to Fort Benton, a Missouri River port open only three months per year, and then overland to Helena, or use the Corrine Road to the Union Pacific in Utah, which was over 450 miles and as expensive as it was long.² Their desire for a better route was soon answered, and by 1874 Diamond R freight wagons owned by powerful business partners C. A. Broadwater, E. G. Maclay, George Steel and Mathew Carroll rolled through the Judith Gap and Mussellshell River country between Helena and the newly-established Carroll Landing on the Missouri River, located about 166 miles downstream from Fort Benton.³ The Carroll Trail, as it would soon become known, passed approximately 2 miles north of present day Martinsdale. In addition, the area around the confluence of the North and South Forks of the Mussellshell River was also served by a less formal road between Fort Ellis near Bozeman, Montana and Judith Gap.⁴

Such a crossroads was bound to attract entrepreneurs, and by 1877 Frank Gaugler and Richard Clendennin had established competing stores with hotels along the Carroll Trail just west of confluence. The latter, a veteran entrepreneur who had recently abandoned his first Montana venture at Fort Mussellshell, won out in 1879 when his friend, Montana Territory's Congressional Representative, Martin McGinnis, assisted with the establishment of a post office at Clendennin's settlement. It was with the post office that "Martinsdale" was officially added the map of Montana.⁵ As people moved through the Martinsdale area, they found a landscape rich in nutritious grass and well-suited to raising livestock. Historian John Axline notes that as early as 1877, "Martinsdale no longer relied only on its location on the trail and became an important trade center for the local ranches."⁶ This was fortunate, because with the arrival of the Northern Pacific Railroad in Southern Montana in 1883, the Carroll Trail became largely obsolete.

Martinsdale survived its first period without a major transportation route, but everyone in Central Montana must have been thrilled to learn of Helena businessman Richard Harlow's plan to build a railroad from Lombard, Montana, just east of Helena, through the mining regions of the Castle Mountains and the rich agricultural lands of the Mussellshell River and Judith Basin. The Montana "Jawbone" Railroad was built though the Martinsdale area in 1899, reaching Harlowtown, a new town named for the railroad's patron, in 1900 and Lewistown by 1903. While the railroad promised further prosperity for Martinsdale, it also brought challenges. The most immediate problem was the routing of the railroad two miles south of

² Russell, Steve F. "The Carroll Trail, 1875," Ames, Iowa: Historical Trail Research, 2002, 1.

³ Ibid.; Malone, Michael P. *Montana: A History of Two Centuries* [Revised Edition], Seattle & London: University of Washington Press, 1991, 76-77; Foster, John F. "Early History Revolved Around Carroll Trail, Fort McGinnis," in *Lewistown News-Argus*, 16 Dec. 1984.

⁴ Axline, John. "Cultural Resource Inventory and Assessment: Martinsdale North," Helena, MT: Montana Department of Transportation, 2001, 7.

⁵ Ibid.; Rostadt, Lee and Lavonne Rice, "Meagher County Sketchbook," Martinsdale, MT: Lee Rostadt & Lavonne Rice, 2001 [1978], 52.

⁶ Ibid.

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town, which Martinsdale—like so many other bypassed towns—solved by picking up stakes and moving to meet the tracks. Potentially more serious was the precarious financial state of the “Jawbone,” which was quickly mortgaged to railroad magnate James J. Hill. Only after the Chicago, Milwaukee & St. Paul Railroad (the “Milwaukee Road”) purchased the Montana “Jawbone” Railroad in 1910, did the route through Martinsdale find stability.⁷

As Martinsdale's transportation connections evolved, ranching interests continued to grow in the region with the Martinsdale Sheep Company leading the way. Organized in 1894 by local ranchers John Potter, William Gordon and Billy Lophold, sheepman and entrepreneur Charles M. Bair purchased the company in 1909.⁸ Bair experienced great success—the Bair Company Ranch eventually grew to 80,000 acres—and his diversified wealth brought a measure of stability to the Martinsdale area during the tumultuous period between World War I and World War II. Still, Bair was far from the only rancher in the region. By 1910, twenty independent ranchers from seventeen families operated in the Martinsdale and Lennep area. In and around Martinsdale, ranchers tended to be American born, while Norwegian immigrants dominated ranching in the Lennep area.⁹ Ranching also brought many transient workers to Martinsdale, with 60% percent of the area's 100 residents listed as boarders in 1910 and 50% employed in the sheep industry. Almost half were recent immigrants from Scandinavia.¹⁰ While Charles M. Bair was able to spread his financial business widely, Martinsdale's smaller ranchers and laborers, as well as the merchants who catered to them, needed a local bank.

Criterion A: Commerce

The State Bank of Martinsdale (1909-1923)

On September 30, 1909 the State Bank of Martindale incorporated with \$20,000 in capital and deposits totaling \$200,000. Samuel Hodges, the bank's first cashier, set up shop right next to the post office on Main Street in a small gable-fronted frame building with a shed-roof addition. It is unclear who exactly was responsible for the formation of the bank, but several area ranchers were heavily involved in its administration. For instance, in 1916, area ranchers M. T. Grande, Ole J. Eike, C. M. Holliday and Stanley Smith served on the Board of Directors, with Grande also serving as president. Later, ranchers G. K. Robertson and Andrew Hoyem served as president and vice-president, respectively. The ranchers were seemingly fortunate to have well-qualified cashiers follow Hodges's departure in 1913, including J. W. Rogers, who would later become Montana's Assistant State Treasurer, and George Nels Olsen. The latter graduated from the Minnesota Business College in 1903 and had worked in banks in Minnesota, Oregon and in North Dakota, where he also served as Deputy Insurance Commissioner between 1907 and 1909. Along with his brothers, Martin and Darwin, Olsen largely controlled the State Bank of Martinsdale and the State Bank in nearby Ringling after 1915.¹¹

The State Bank of Martinsdale proved a successful venture during its first decade, with between 10% and 30% paid to stockholders yearly—dividend profits were \$2,277.44 in 1916, for instance—on top of a \$20,000 surplus.¹² Of course, another excellent indicator of a bank's success is a new building and by the summer of 1919, the State Bank of Martinsdale was ready for better quarters. Stockholders provided \$15,000 for construction and on June 20, 1919, the *Meagher Republican* reported “preparations are being made for a new brick bank building in Martinsdale.”¹³ Around the same time, an unidentified photographer captured a small group of workmen excavating at the corner of Main and Grant Streets where, until recently, a one-story frame residence had stood.¹⁴ Upon completion, the town of Martinsdale had its

⁷ Malone, Michael P. *Montana: A History of Two Centuries*, 181-182. Axline, John. “Martinsdale North,” 8.

⁸ Axline, John. *Martinsdale North*, 8.

⁹ United State Federal Census, 1910, Meagher County, School Districts 3 & 4, District 0188 (Lennep & Martinsdale). Independent ranchers are listed as “ranchers” under occupation and own their own ranch.

¹⁰ Axline, John. *Martinsdale North*, 8.

¹¹ Montana State Examiner & Superintendent of Banks *Twenty-second Annual Report of the State Examiner and the Second Annual Report of the Superintendent of Banks For the Fiscal Year ending November 30, 1916*. Helena, MT: Independent Publishing Co., 1916, 59; *Montana: It's Story & Biography*, ed. Tom Stout, Chicago and New York, American Historical Society, 1921, V. II, 457; McCoy, M. C. “Examiners Report of the Condition of the State Bank of Martinsdale,” Montana State Banking Department Records (RS 105), Box 45, Folder 6; Meagher County Historical Society. *Meagher County: An Early-Day Pictorial History 1867-1967*, White Sulphur Springs, MT: The Meagher County News, 1968, 63.

¹² *Twenty-second Annual Report*, 59; *Montana: It's Story & Biography*, 457.

¹³ *Montana: It's Story & Biography*, 457; *Meagher Republican*, 20 October 1919, 1.

¹⁴ “Martinsdale, MT: Excavating for new bank, 1919 [Photographer unidentified],” PAC. 2012-34.2, MHS Archives; Sanborn Map Company. “Martinsdale, Meagher County, Mont. May 1916,” Sheet 1 of 1.

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first modern brick commercial building replete with Neo-classical detailing evocative of tradition and future stability. The new bank was certainly a vast improvement over the old frame building, which had recently been valued below \$3,000.¹⁵

Unfortunately, the good times would be short-lived for the State Bank of Martinsdale and the rest of Montana. The decade between 1910 and 1920 saw a boom in bank charters in Montana and nationally due to decent rainfall, high crop and livestock prices (especially during World War I) and limited banking regulation. By 1920, 420 corporate banks operated in Montana, 397 of which were chartered in the proceeding decade.¹⁶ Even before then, however, fortunes began to turn. Drought hit portions of Montana in 1917 and 1918, before spreading statewide in 1919, and then agricultural prices crashed in 1920 as Europe began to feed itself again after the close of World War I. To make matters worse, "Montana had become overstocked with banks, and many of them had been reckless in their lending policies. Now the overextended banks fell like dominos," and between 1920 and 1925, 214 of Montana's banks collapsed.¹⁷ Among the casualties was the recently-prospering State Bank of Martinsdale, which was closed by its directors on Saturday, February 3, 1923 and taken over by the Montana Superintendent of Banks the following Monday.¹⁸

Upon taking control of the bank, Deputy Superintendent of Banks, C. M. McCoy, prepared a report recommending a thorough investigation of the Olsen brothers, who, "were at the time of their employment without capital, but they immediately begun to accumulate until their worth was estimated at about ten thousand dollars."¹⁹ Apparently, bank directors gave their cashier, George Nels Olsen, "blanket authority to borrow money," recordkeeping at the bank was questionable at best, and there were rumors of bank notes created that were never paid out to customers. Whether the Olsens were truly fraudulent or just participating in the general reckless lending policies of the era was never officially determined. More certain was the effect of the bank's closure on the Martinsdale area. In addition to those customers directly impacted, the bank's collapse also had the potential to stagnate commercial development in Martinsdale and nearby Lennep, whose residents would have to travel between 25 and 35 miles to the nearest banks in White Sulphur Springs or Harlowton. Fortunately for the community, many area ranchers were doing relatively well despite the agricultural depression and were unwilling to live without a bank of their own.

Stockmen's Bank of Martindale (1923 – 1949)

Providing a significant exception to the general trend in Montana banking during the 1920s, twenty individuals, mostly ranchers and a few local businessmen, from the Martinsdale and Lennep area pooled their resources in the summer of 1923 to open a new bank and take over all "acceptable" assets of the defunct State Bank of Martinsdale.²⁰ Stockmen's Bank of Martinsdale, as the new bank was appropriately named, was incorporated on July 8, 1923 and officially chartered on August 28 with a capital of \$20,000 divided into 200 shares. Most stockholders provided between \$500 (5 shares) and \$1,000 (10 shares) to open the bank, while larger contributions came from Frank Sheehy and George K. Robertson (15 shares each) and Mrs. M. T. Good, W. W. Flatt and Andrew Hoyem (20 shares each). Ten of the men listed their residence as Martinsdale, eight lived in the Lennep vicinity, one in Lebo and the bank's sole female stockholder (Mrs. Good) hailed from Twodot. Original directors included W. W. Flatt, Edward Settle, Frank Sheehy, Sanford M. Holliday, A. C. Grande, M. T. Grande and Adrew Hoyem. Robertson, M. T. Grande and Hoyem had all been officers of the failed State Bank of Martinsdale. Montana's Superintendent of Banks sent a cordial letter along with the new bank's charter on August 28, 1923 offering the following timely advice:

You are exhorted to study the law and follow same in the administration of your bank, scatter your loans, do not become involved in interests, nor permit yourselves to make such a loan as will later cause you to feel that you are a partner in the enterprise...keep yourselves free and clear from faction and outside control; attend to your bank; pursue nothing else, and there is no doubt that you will achieve a full measure of success.²¹

¹⁵ *Twenty-second Annual Report*, 59.

¹⁶ *Montana Banking History, 1864-1954*, 43 & 45.

¹⁷ *Montana: A History of Two Centuries*, 283.

¹⁸ "Examiners Report of the Condition of the State Bank of Martinsdale."

¹⁹ *Ibid.*

²⁰ *Montana Banking History, 1864-1954*, Appendix, 21; Correspondence, Montana Superintendent of Banks to C. W. Strorther, 6 April 1925, Montana State Banking Department Records (RS 105), Box 138, Folder 5; "Articles of Incorporation of 'Stockmen's Bank of Martinsdale,'" Montana State Banking Department Records (RS 105), Box 45, Folder 8.

²¹ Correspondence, Superintendent of Banks to Stockmen's Bank of Martinsdale, 28 Aug. 1923, Montana State Banking Department Records (RS 105), Box 138, Folder 5.

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For its headquarters, Stockmen's Bank purchased the brick commercial building constructed just four years earlier by the State Bank of Martinsdale during more promising times. The Neo-classical revival building once again provided a sense of permanence and potential prosperity, even in the face of an economy that continued to spiral downward.

Examiner's reports filed by the Montana Superintendent of Banks provide valuable insight into the operations of Stockmen's Bank during its period of significance. During its first year, all of the bank's nine loans were made, not surprisingly, to ranchers at a rate of 9 to 10% and collateral consisted of horses, cattle, sheep, farm machinery and real estate. Assets and liabilities balanced at \$118,810.43 and the "suitable and convenient" banking house was carried at a value of \$10,000. Cashier Olaf Haugan earned \$1,800 annually and was described as "capable," and having, "everything in good shape." In sum, the examiner reported, "The assets of the Martinsdale State Bank have been taken over and same have been improved upon considerably...from all appearances this bank will enjoy a good business."²² By 1928, the bank had grown considerably, with a balance of just over \$300,000 (allowing Haugan's salary to increase to \$2,700 annually). There were no excessive loans—there had been two in 1924—and the bank was even spreading its money to a few local businessmen.²³ In fact, the bank was reported to be, "in very good shape," which contrasted markedly with the condition of many other banks in Montana during the same period. For instance, at least four other "Stockmen's Banks" in the Montana towns of Columbus, Fort Benton, Hardin and Poplar went into receivership between 1922 and 1928.²⁴

Stockmen's Bank of Martinsdale seemed to thrive against the odds during the 1920s, but even it could not completely escape the onset of the Great Depression and the collapse of the banking system in 1933. By that year, the bank's condition had declined significantly. Deposits fell from \$239,000 in 1929 to just \$105,000 in 1933 and earnings returned a meager 0.7%.²⁵ According to a special report of the Federal Reserve Bank of Minneapolis in September of 1933, the bank was in real danger of closing, with "unenthusiastic" directors, "very poor" future prospects as a going bank and a "very poor" territory "unable to properly support the bank whose business now...is merely an exchange accommodation to the community."²⁶ For whatever reason, however, the bank's directors and stockholders decided to weather the storm and by the summer of 1936 the Montana Superintendent of Banks noted, "splendid improvement in your business," in a letter to the Board of Directors. A bank surviving between 1926 and 1935 was almost as notable as a bank being chartered during the 1920s in Montana. During that period another 119 banks closed across the state, making Stockmen's Bank, once again, an exception to general banking trends in Montana.²⁷

World War II generally brought an end to the Great Depression and good rainfall and high prices brought back agricultural prosperity to Montana, all of which providing a favorable climate for banks. In his seminal history, *Montana: A History of Two Centuries*, Michael P. Malone succinctly explains the period:

Montana saw a great agricultural boom during the war years, a result of ample rainfall and high wartime demands and prices....Farmers and ranchers prospered, property values soared, and operators increased their investments in land and machinery. Between 1940 and 1948, the net cash income of Montana ranchers increased by 188 percent. Montana had fewer farms and ranches, but those that had hung on during the lean years were rapidly growing in size, moving toward mechanization, and increasing in value and income.²⁸

Needless to say, it was an easy time for banks in Montana to prosper and Stockmen's Bank of Martinsdale grew quickly in the 1940s. Assets increased from \$207,073.62 in 1938 to 824,835.94 in 1946 and the bank's capital stock, which held at

²² "Examiners Report of the Condition of Stockmen's Bank of Martinsdale, 1924," Montana State Banking Department Records (RS 105), Box 138, Folder 8.

²³ Examiners Report of the Condition of Stockmen's Bank of Martinsdale, 1928," Montana State Banking Department Records (RS 105), Box 138, Folder 8.

²⁴ *Montana Banking History, 1864-1954*, compiled from Appendix.

²⁵ "Special Report to the Federal Reserve Agent, Federal Reserve Bank of Minneapolis, September 13, 1933," Montana State Banking Department Records (RS 105), Box 138, Folder 5.

²⁶ Ibid.

²⁷ *Montana Banking History, 1864-1954*

²⁸ *Montana: A History of Two Centuries*, 308-309.

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\$20,000 since its establishment, increased to \$25,000 in 1944.²⁹ All evidence pointed to continued success, but unfortunately the bank would not see the continued prosperity of the 1950s. Stockmen's Bank survived crippling economic depression and the prosperous but uncertain World War II era, but was unable to survive the duplicitous actions of its only employee.

"Under Cloudy Circumstances" (1949)

On May 5, 1949 the *Meagher County News* alerted readers to the merger of Stockmen's Bank of Martinsdale with the Continental National Bank of Harlowton due to a shortage at the former of between \$80,000 and \$208,000, "thought to be too large to justify the reopening."³⁰ Three days earlier, depositors were sent a personal letter from the bank's president, Sanford M. Holliday, explaining, "losses discovered during the current illness of the bank's Cashier have wiped out this bank's capital, surplus, undivided profits and reserve," but that in cooperation with the Federal Deposit Insurance Corporation and Montana's Superintendent of Banks, a plan had been devised so that, "there will be no loss to any depositor...regardless of the amount of his deposit."³¹ Charles A. Johnson, president of Continental National Bank, welcomed his new customers in a postscript, adding that, "we have today set up on our books an account in your name, with the balance to your credit shown on the books of Stockmen's Bank of Martinsdale as of the close of business on April 30, 1949." The bank's sudden closure must have been a shock to the small community of Martinsdale, but it appeared their money was safe and the situation under control.

Neither bank officials nor the local newspapers speculated publically about where the money went, but behind the scenes it was obvious longtime cashier, Olaf Haugan, was responsible for the losses. After being hospitalized in early April with stomach ulcers, the 55 year-old confessed to his son, Harold, that he took \$80,000 over a 15-year period. Further investigation revealed that well over twice that much (\$205,000) was actually missing from the bank's balance.³² Exactly how Haugan skimmed the money remained unclear, but duplicate certificates of deposit and individual ledger sheets—ensuring customers always received their correct balance—were found during the investigation.³³ W. A. Brown, Montana's Superintendent of Banks at the time, expressed shock at Haugan's actions. His correspondence from the period indicates just how unexpected the bank's closure was to the both to the Martinsdale community and the banking community at large. In various letters, he vividly described the situation as a "cuckoo" that "knocked us all into a cocked hat," a "solarplex blow," a "small kite with a damn long tail," and most dramatically, "one of the greatest and most unexpected blow-ups in Montana banking history." Superintendent Brown also expressed disbelief that Haugan was capable of such behavior, writing to Charles A. Johnson in Harlowtown, "of all people to go wrong, he was the last those who knew him would suspect...the loyalty displayed by his friends and associates has been wonderful; it sure was hard for them to believe that there was anything wrong in the bank."³⁴

In the end, the community remained poignantly unwilling to believe (or at least admit to) Haugan's guilt. The *Meagher County News* ran nothing further on the bank's closure, and when Haugan died in early June of 1949, the paper published a glowing obituary.³⁵ It seemed no one cared to prosecute the dead, and in the close-knit communities of Martinsdale and Lennep, everyone saw more value in protecting the Haugan family. More than anything, the dramatic closure of the Stockmen's Bank of Martinsdale serves as a cautionary tale on giving complete control of large sums of money to one person, no matter their reputation. As Superintendent Brown summed up the situation to a banking friend in Minnesota, "the bank...was a one man institution, the Cashier...insisting at all times no additional help was needed (I guess he was right), so that was that."³⁶ Indeed, that was the end of the bank, but the building continued to serve the community. It was

²⁹ "Analysis of reports and Condition of Stockmens Bank of Martinsdale, Martinsdale, Mont." Montana State Banking Department Records (RS 105), Box 138, Folder 7. Correspondence, Superintendent of Banks to Olaf Haugan, 3 Feb. 1944, Montana State Banking Department Records (RS 105), Box 138, Folder 6.

³⁰ "Martinsdale Bank to be Merged with Harlowton Bank," *Meagher County News*, 5 May 1949, 1.

³¹ Correspondence, Sanford M. Holliday to Stockmen's Bank Depositors, 2 May 1949. Montana State Banking Department Records (RS 105), Box 45, Folder 8.

³² Correspondence, Superintendent of Banks to G. M. Robertson, 23 May 1949. Montana State Banking Department Records (RS 105), Box 138, Folder 7; "Olaf Haugan Goes to Butte Hospital," *Meagher County News*, 6 April 1949, 1.

³³ Ibid. (Correspondence only).

³⁴ Ibid.; Correspondence, Superintendent of Banks to C. A. Johnson, 4 May 1949. Montana State Banking Department Records (RS 105), Box 35, Folder 7; Correspondence, Superintendent of Banks to N. B. Mathews, Montana State Banking Department Records (RS 105), Box 35.

³⁵ "Death Claims Olaf A. Haugan," *Martinsdale County News*, 8 June 1949, 1.

³⁶ Superintendent of Banks to G. M. Robertson, 23 May 1949.

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used as a storehouse for a feed store and a garage, Martinsdale Repair, before being purchased for adaptive reuse by Peter Tolivasia in 2001. Moreover, it remains Martinsdale's most iconic example of Main Street commercial architecture.

Criterion C: Architectural Style and Substance in Martinsdale

Martinsdale's Main Street boasts an eclectic collection of late 19th and early 20th century commercial buildings ranging from the false-front frame Martinsdale Hotel to a collection of step-parapeted concrete block structures. All are interesting examples of vernacular Main Street architecture, but none can match the Stockmen's Bank building in substance and style. Outside of the Craftsman style Milwaukee Depot moldering at the northern terminus of Main Street, Stockman's Bank is the only non-residential building in Martinsdale that expresses a historic architectural style. Just as significantly, it is the town's only brick commercial building. As such, Stockman's Bank is the only building that evokes a very short era when Martinsdale citizens were leaving behind frame buildings in favor of something more substantial, but before they discovered the utility and frugality of concrete block. Stockmen's Bank of Martinsdale, however, is not just significant as an "only" but is also an excellent local example of the one-part commercial block designed in the Neo-classical Revival style. Finally, the relative expense and style of the building represents the elevated status of Main Street banks in small towns. In addition to schools, depots and post offices, the presence of a bank served to distinguish a town from a crossroads. While the architect and/or builder of the nominated property remains unknown, their intent is clear—a building reflective of the era's prosperity and optimism in the permanence of Martinsdale.

In *The Buildings of Main Street: A Guide to American Commercial Architecture*, architectural historian Richard W. Longstreth identifies eleven distinctive types of commercial buildings based on form: two-part commercial block, one-part commercial block, enframed window wall, stacked vertical block, two-part vertical block, three-part vertical block, temple front, vault, enframed block, central block with wings and arcade block. In a small town like Martinsdale, the popular two-part commercial block defined by a lower public storefront and an upper private zone for hotels rooms or professional offices was probably impractical. Stockholders in the State Bank of Martinsdale may have lacked the funds for a second story and the only "professional" in town, as of 1920, was a traveling dentist.³⁷ Instead, they settled on the one-part commercial block type, which is essentially a, "simple box with a decorated façade and thoroughly urban in its overtones," not be confused with, "the one story-shop, freestanding and capped by a pitched roof, which could be found in settlements during the 18th and 19th centuries."³⁸ The original non-extant State Bank of Martinsdale with its gable roof was an example of the latter, while Stockman's Bank is an excellent example of the one-part commercial block. With its rectangular form, Neo-classical street façades and tall parapet which allows enough space between the fenestration and the cornice for signage, the bank meets all of the important characteristics of the type as identified by Longstreth.³⁹

With a suitable form selected, the next decision facing the bank's designers was style and the Neo-classical Revival or American Classical Revival style popular during the first half of the 20th century made good sense. As architectural historian Christopher Nelson explains, "a successful bank was supposed to represent certain characteristics, such as dignity, solidity, and security, and avoid the appearance of others, such as extravagance, waste and instability...and nowhere was this truer than in the West, where banking institutions lacked even an indigenous tradition to legitimize their existence."⁴⁰ Very few styles reflect permanence and the American traditions of democracy and free-will (or free-enterprise) better than those that draw upon classical Greek and Roman buildings. A far cry from the temple-fronted banks constructed in larger cities and towns, this building's symmetrical facades with pilasters supporting a classically detailed entablature still reflect the same values, just on a more modest and locally-appropriate scale. Adding to the sense of solidity are the materials used in the building's construction, which include structural clay tile, brown rug face brick and cast concrete for decorative features. In 1919, Martinsdale's first brick building was a testament to the town's maturity as well as beacon of optimism for the future. That no other buildings followed to equal or surpass Stockmen's Bank in style or substance only adds to the building's continued significance in Martinsdale and the surrounding rural community.

9. Major Bibliographical References

³⁷ United State Federal Censuses: 1920, Meagher County, School Districts 3 (District 60).

³⁸ Longstreth, Richard W. *The Buildings of Main Street: A Guide to American Architecture*, Lanham, MD: Rowman & Littlefield Publishers, Inc., 2000, 54.

³⁹ Ibid., 55.

⁴⁰ Nelson, Christopher. "Bank Architecture in the West," *Journal of the West*, Vol. XXIII, No. 2 (April 1984), 77.

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Nelson, Christopher. "Bank Architecture in the West," *Journal of the West*, Vol. XXIII, No. 2 (April 1984)

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Previous documentation on file (NPS):

_____ preliminary determination of individual listing (36 CFR 67 has been

Primary location of additional data:

 X State Historic Preservation Office

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☐ requested)
☐ previously listed in the National Register
☐ previously determined eligible by the National Register
☐ designated a National Historic Landmark
☐ recorded by Historic American Buildings Survey # _____
☐ recorded by Historic American Engineering Record # _____
☐ recorded by Historic American Landscape Survey # _____

☐ Other State agency
☐ Federal agency
☐ Local government
☐ University
☒ Other
Name of repository: Montana Historical Society Research Center

Historic Resources Survey Number (if assigned): _____

10. Geographical Data

Acreage of Property Less than 1 (.08 acres)

(Do not include previously listed resource acreage.)

UTM References

(Place additional UTM references on a continuation sheet.)

1	<u>12</u>	<u>552595</u>	<u>5145234</u>	3	<u> </u>	<u> </u>	<u> </u>
	Zone	Easting	Northing		Zone	Easting	Northing
2	<u> </u>	<u> </u>	<u> </u>	4	<u> </u>	<u> </u>	<u> </u>
	Zone	Easting	Northing		Zone	Easting	Northing

Verbal Boundary Description (Describe the boundaries of the property.)

The nominated property consists of the east 65' of lots 1 and 2, Block 3 in the Original Townsite of Martinsdale (S14, T08N, R11E) Meagher County, Montana.

Boundary Justification (Explain why the boundaries were selected.)

The boundary included all property historically associated with Stockman's Bank of Martinsdale and the State Bank of Martinsdale.

11. Form Prepared By

name/title Jessie Nunn / Cultural Resources Consultant

Organization _____ date November 19, 2012

street & number 600 Meadowlark Lane telephone 406-208-8727

city or town Livingston, MT state MT zip code 59047

e-mail jessienunn@gmail.com

Stockmen's Bank of Martinsdale
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Additional Documentation

Submit the following items with the completed form:

- **Maps:** A **USGS map** (7.5 or 15 minute series) indicating the property's location.
A **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Continuation Sheets**
- **Additional items:** (Check with the SHPO or FPO for any additional items.)

Photographs:

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map.

Name of Property: **Stockmen's Bank**
City or Vicinity: **Martinsdale**
County: **Meagher**
State: **Montana**
Photographer: **Jessie Nunn**
Date Photographed: **June 24, 2012**

Description of Photograph(s) and number:

- 0001 of 0011. Stockmen's Bank of Martinsdale, East Façade, Facing: W**
- 0002 of 0011. Stockmen's Bank of Martinsdale, South (Grant Street) Façade, Facing: NW**
- 0003 of 0011. Stockmen's Bank of Martinsdale, South Façade and West (Rear) Elevation, Facing: NE**
- 0004 of 0011. Stockmen's Bank of Martinsdale, East Façade & North Elevation, Facing: SW**
- 0005 of 0011. Stockmen's Bank of Martinsdale (Interior), South Wall with Windows, Facing: SW**
- 0006 of 0011. Stockmen's Bank of Martinsdale (Interior), Entrance to Corner Office, Facing: SE**
- 0007 of 0011. Stockmen's Bank of Martinsdale (Interior), Concrete Vault and Original Door, Facing: NW**
- 0008 of 0011. Stockmen's Bank of Martinsdale (Interior), Front Entrance & Garage Door Alteration, Facing: SE**
- 0009 of 0011. Stockmen's Bank of Martinsdale (Interior), North Wall, Facing: NW**
- 0010 of 0011. Stockmen's Bank of Martinsdale (Interior), Basement Storage Room, Facing: NW**
- 0011 of 0011. Stockmen's Bank of Martinsdale (Interior), Basement Vault Door, Facing: S**

Property Owner:

(Complete this item at the request of the SHPO or FPO.)

Name Peter Tolivasia

street & number P.O. Box 24 telephone 406-572-3377

city or town Martinsdale state MT zip code 59053

Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

United States Department of the Interior
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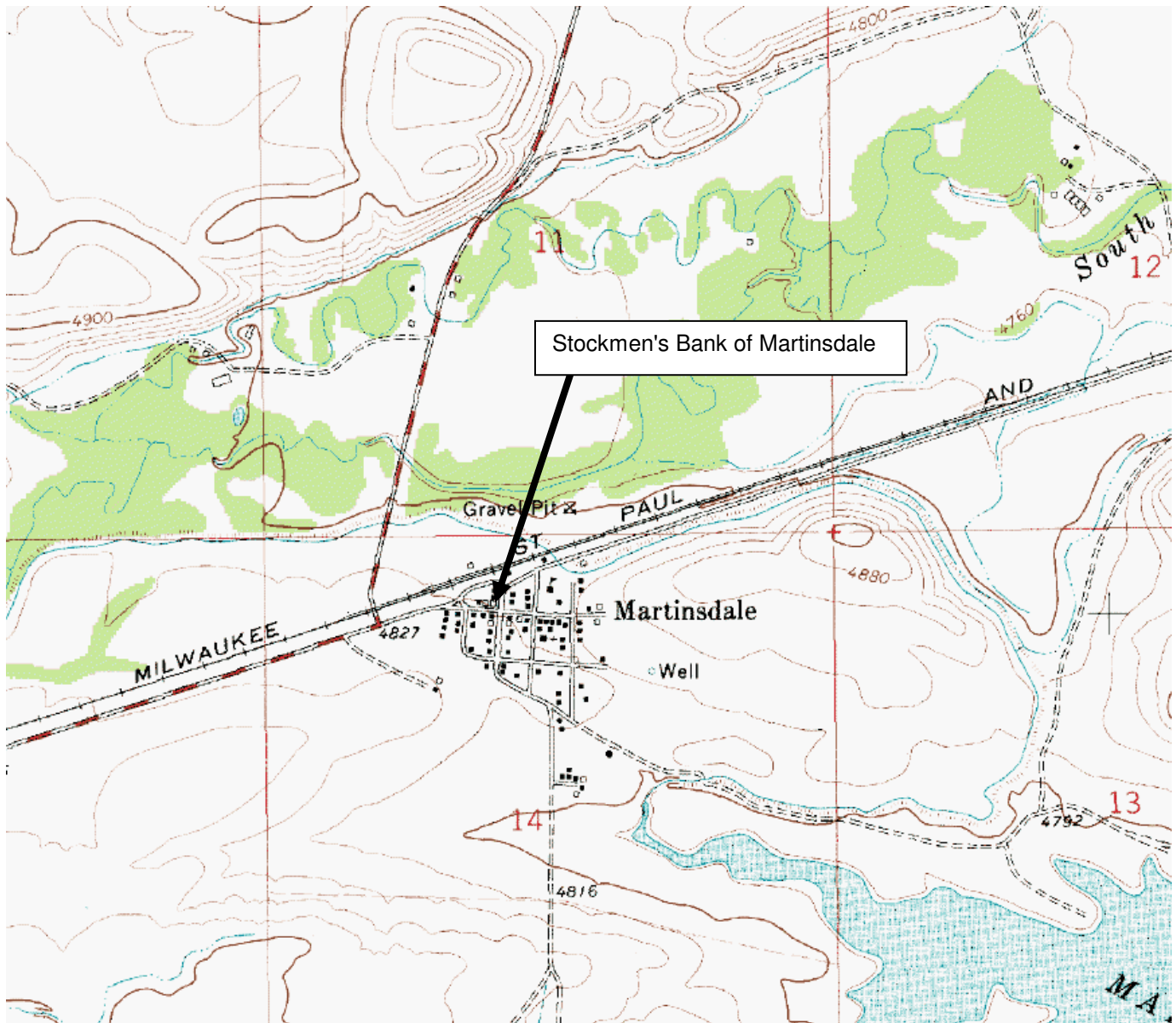
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Location of Stockmen's Bank of Martinsdale. Found on the Martinsdale, MT 7.5' quadrangle map (1972).

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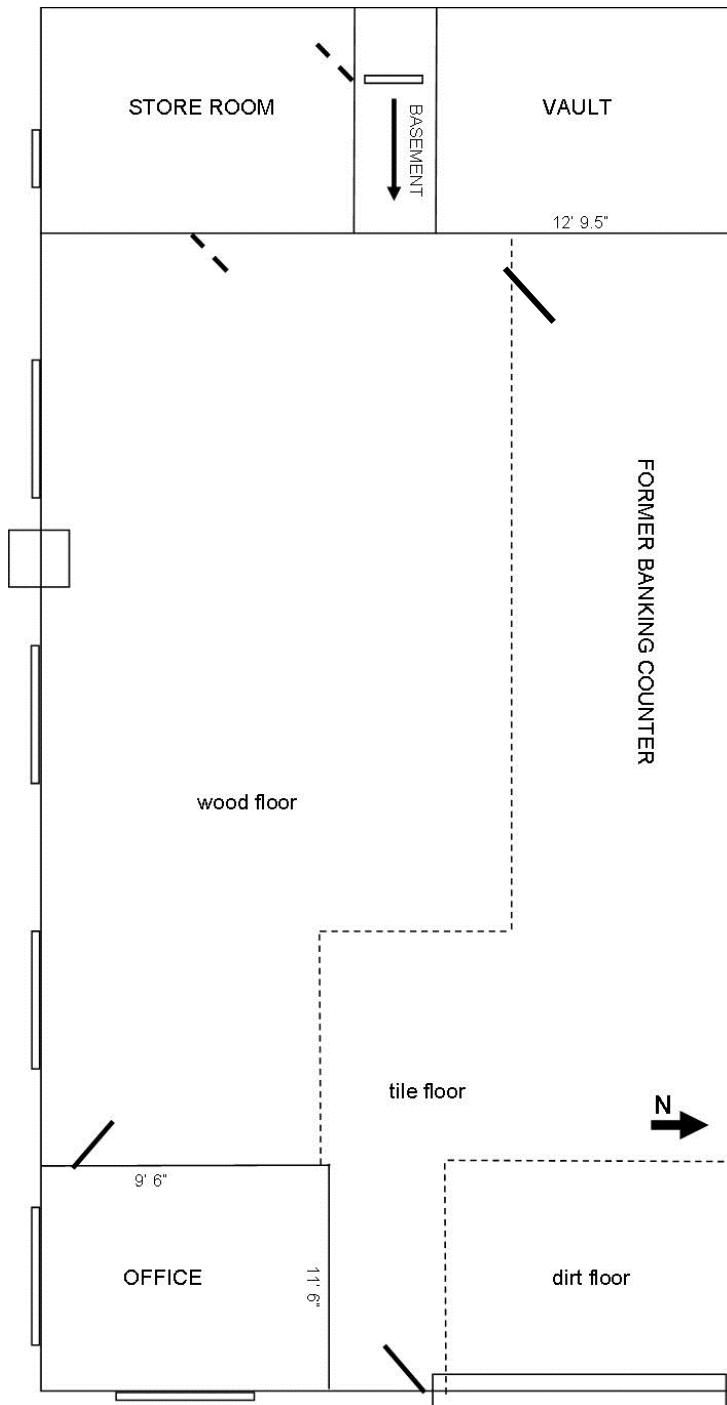
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Stockmen's Bank of Martinsdale (9 Main Street, Martinsdale, MT) – Main Story Floor Plan
Jessie Nunn, October 2012 (not to scale)

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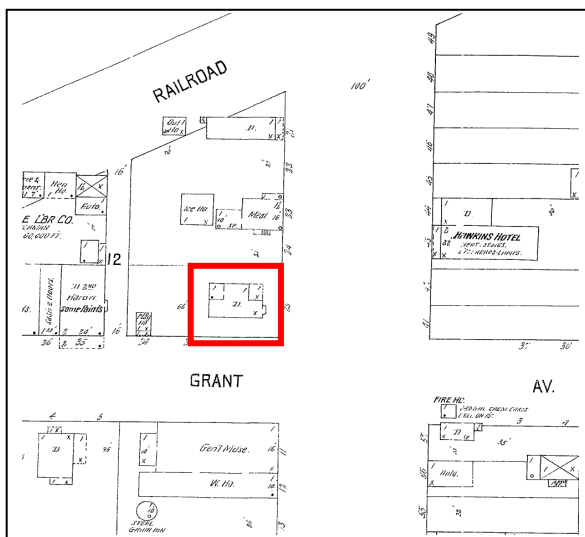
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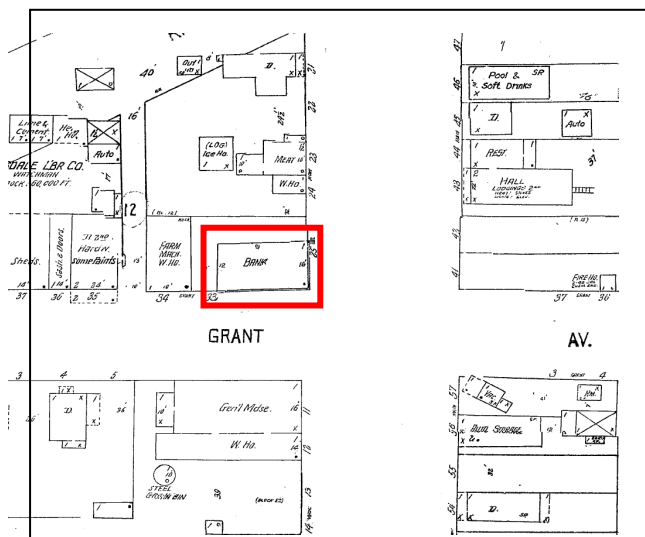
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Sanborn Fire Insurance Map for Martinsdale, 1916



Sanborn Insurance Map for Martinsdale, 1929

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"Martinsdale, Montana, Excavating for New Bank, 1919. Photographer Unknown" PAC 2012-34.2, MHS Research Center.



Martinsdale State Bank (left) and Post Office, c. 1910. Copied from *Meagher County: An Early-Day Pictorial History 1867-1967*.

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County: Meagher County State: MT
Photographer: All photographs by Jessie Nunn, June 24, 2012



0001 Stockmen's Bank of Martinsdale, East Façade, Facing: West

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0002 Stockmen's Bank of Martinsdale, South (Grant Street) Façade, Facing: NW

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0003 Stockmen's Bank of Martinsdale, South Façade and West (Rear) Elevation, Facing: NE

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0004 Stockmen's Bank of Martinsdale, East Façade & North Elevation, Facing: SW

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0005 Stockmen's Bank of Martinsdale (Interior), South Wall with Windows, Facing: SW

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0006 Stockmen's Bank of Martinsdale (Interior), Entrance to Corner Office, Facing: SE

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0007 Stockmen's Bank of Martinsdale (Interior), Concrete Vault and Original Door, Facing: NW

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0008 Stockmen's Bank of Martinsdale (Interior), Front Entrance & Garage Door Alteration, Facing: SE

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0009 Stockmen's Bank of Martinsdale (Interior), North Wall, Facing: NW

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0010 Stockmen's Bank of Martinsdale (Interior), Basement Storage Room, Facing: NW

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0011 Stockmen's Bank of Martinsdale (Interior), Basement Vault Door, Facing: S